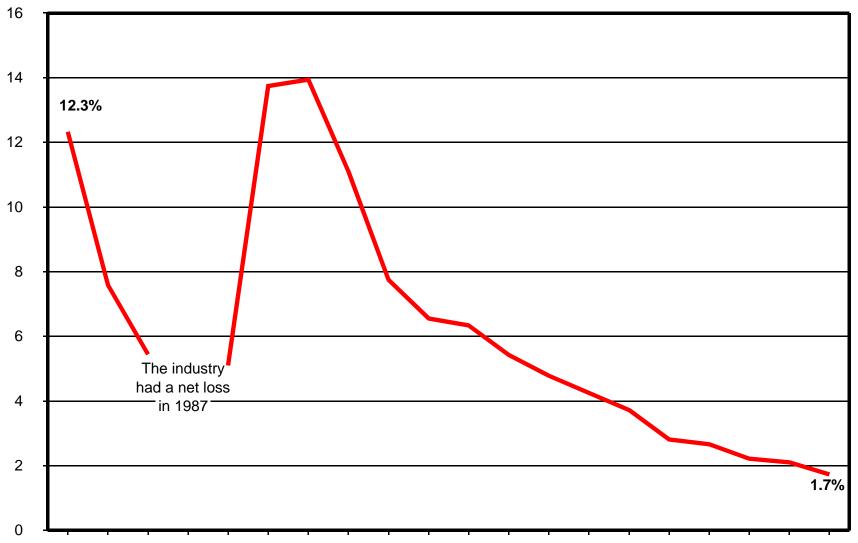
Chart 4

COMMUNITY BANKS' SHARE OF INDUSTRY EARNINGS IS DECLINING Net Income of Institutions With Assets < \$100 Million* as a Percent of Total Industry Net Income





1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003

^{*}Based on 2003 Dollars; \$100MM in 2003 = \$63.6MM in 1984.